

United States Bankruptcy Court
Northern District of Ohio

In re:
Deirdre Loosli
Debtor

Case No. 18-10427-jps
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 18

Date Rcvd: May 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2018.

db
25260969 +Deirdre Loosli, 11859 Edgewater Drive #306, Lakewood, OH 44107-6720
+CHECK N GO, 7755 MONTGOMERY ROAD, SUITE 400, CINCINNATI, OH 45236-4197
25260970 +CITY OF NORWOOD, 4645 MONTGOMERY ROAD, CINCINNATI, OH 45212-2689
25260971 +DISCOVER, ATTN: PRESIDENT, 502 EAST MARKET STREET, GREENWOOD, DE 19950-9700
25260972 +ELYRIA MEMORIAL HOSPITAL, ATTN: PRESIDENT, 630 EAST RIVER STREET, ELYRIA, OH 44035-5981
25260973 +GREAT LAKES HIGHER EDUCATION, 2401 INTERNATIONAL LANE, MADISON, WI 53704-3192
25260975 +MAX LEND, P.O. BOX 639, PARSHALL, ND 58770-0639
25260979 +ST JOHN MEDICAL CENTER, P.O. BOX 932748, CLEVELAND, OH 44193-0015
25260981 +WEST SIDE PATHOLOGY, 5700 SOUTHWYCK BLVD, TOLEDO, OH 43614-1509

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRABAUMGART.COM May 11 2018 01:23:00 Richard A. Baumgart,
55 Public Square 21st floor, Cleveland, OH 44113-1926
ust +E-mail/Text: ustregion09.cl.ecf@usdoj.gov May 10 2018 21:42:51 Cynthia J. Thayer,
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
25260974 EDI: HNDA.COM May 11 2018 01:23:00 HONDA FINANCIAL, P.O. BOX 60001,
CITY OF INDUSTRY, CA 91716
25260966 +E-mail/Text: opsq_usbankruptcy@cashnetusa.com May 10 2018 21:42:11 CASH NET,
OHIO CONSUMER FINANCIAL SOLUTIONS, 175 WEST JACKSON BLVD, #1000, CHICAGO, IL 60604-2863
25260967 +EDI: CHASE.COM May 11 2018 01:23:00 CHASE, ATTN: PRESIDENT, P.O. BOX 15298,
WILMINGTON, DE 19850-5298
25260968 +E-mail/Text: khorner@checkintocash.com May 10 2018 21:45:05 CHECK INTO CASH,
201 KEITH STREET, SUITE 80, CLEVELAND, TN 37311-5867
25260976 +E-mail/Text: bankruptcynotices@shear.net May 10 2018 21:44:25 NCP FINANCE OHIO, LLC,
205 SUGAR CAMP CIRCLE, DAYTON, OH 45409-1970
25260978 +E-mail/Text: info@nccuonline.com May 10 2018 21:44:30 NORTH COAST CREDIT UNION,
22735 LORAIN ROAD, CLEVELAND, OH 44126-2222
25262398 +EDI: PRA.COM May 11 2018 01:23:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

25260977 NAVIENT, 123 JUSTISON STREET, 3RD FLOOR
25260980 UNIVERSITY LAB SERV. FOUNDATION, P.O. BOX 901967
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2018 at the address(es) listed below:

Richard A. Baumgart baumgart_trustee@dsb-law.com, rbaumgart@ecf.epiqsystems.com
William J. Balena on behalf of Debtor Deirdre Loosli docket@ohbksource.com,
debra@ohbksource.com

TOTAL: 2

Information to identify the case:

Debtor 1 Deirdre Loosli
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Northern District of Ohio**

Case number: **18-10427-jps**

Social Security number or ITIN **xxx-xx-9396**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Deirdre Loosli

5/9/18

By the court: JESSICA E. PRICE SMITH
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.